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To: Examiner Stefanos Karmis**Re:** 09/604,696**Response****Firm:** United States Patent and Trademark Office **Date / Time:** December 26, 2006**Street Address:****Phone:** (571) 272-6744**City, State Zip:** Alexandria, VA 22313-1450**Fax:** (571) 273-8300**cc:****No. of Pages:** 6 (including cover)PRIVACY AND CONFIDENTIALITY NOTICE

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Message:

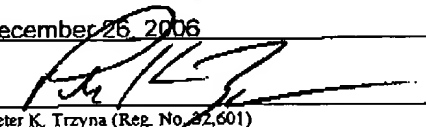
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I hereby certify that this correspondence is being filed by facsimile and is addressed to Box; No Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: Carr-P1-00

Date: December 26, 2006Signed: 
Peter K. Trzyna (Reg. No. 32,601)**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventors	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

MS: No Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER**S I R :**

Transmitted herewith for filing in the above-identified patent application is the following:

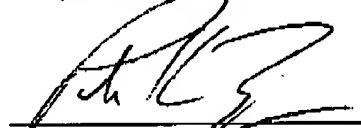
1. Response.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Ser. No. 09/604,696
Atty. Ref. Carr-P1-00
Art Unit 3624

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: December 26, 2006

P.O. Box 7131
Chicago, IL 60680-7131
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Commissioner of Patents, P.O. Box 1450, Alexandria, VA
22313-1450 on the date indicated below.

Date: December 26, 2006

Signed: 

Peter K. Trzyna (Reg. No. 32,801)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Serial No.	:	09/604,696
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Alexandria, VA 22313-1450

RESPONSE**SIR:**

In response to the Office Action mailed 18 October 2006 in the above-referenced patent application, please reconsider the application in view of the remarks set forth below.